

<b>Information to identify the case:</b>			
Debtor 1:	<b>Kevin M. Shebby</b>		Social Security number or ITIN: xxx-xx-5898
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: ----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 3/21/16
Case number:	16-15207-ABA		Date case converted to chapter: 7 1/13/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin M. Shebby	
2. All other names used in the last 8 years		
3. Address	13 Farnwood Rd Mount Laurel, NJ 08054	
4. Debtor's attorney Name and address	Stephanie Shreter The Law Office of Stephanie Shreter 105 High Street Mt. Holly, NJ 08060	Contact phone (609) 265-9600
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

Debtor **Kevin M. Shebby**

Case number **16-15207-ABA**

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 1/14/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>March 6, 2020 at 11:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/5/20</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<b>Deadline to object to exemptions:</b>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Kevin M. Shebby  
DebtorCase No. 16-15207-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 51

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db  
518658460 +Kevin M. Shebby, 13 Farnwood Rd, Mount Laurel, NJ 08054-2913  
516067664 +Affirm.com, 650 California St., San Francisco, CA 94108-2702  
+Capital One Bank Usa NA, Lyons, Doughty & Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239

518658453 +Capital One/Walmart, PO Box 4069, Carol Stream, IL 60197-4069  
518658459 +Cooper Medical Center, PO Box 95000-4345, Philadelphia, PA 19195-0001  
516251167 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)

516067669 Finance of America Mortgage, 15325 Fairfield Ranch Rd Ste 200, Chino Hills, CA 91709-8834  
516067671 H.U.P tuition repayment, tabas & rosen, p.c., 1601 Market St Ste 2300, Philadelphia, PA 19103-2306

516250870 +Hospital of The University, of Pennsylvania Tuition Repayment, C/o Tabas & Rosen, P.C., 1601 Market Street Suite 2300, Philadelphia PA 19103-2306

518658455 +Mission Lane, PO Box 4517, Carol Stream, IL 60197-4517  
516067681 +TD Bank USA NA, 136 Gaither Dr, Ste 100, Lyons, Doughty & Veldhuis, Mt. Laurel, NJ 08054-2239

516285757 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

516113669 +US Dept of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
516156929 United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973

516067662 bracklays bank delaware, PO Box 8803, Wilmington, DE 19899-8803  
516067665 carmella diFalco, 50 Falcon Ct, Hamilton, NJ 08690-2466  
516067666 cbcs, PO Box 2589, Columbus, OH 43216-2589  
516067670 great lakes higher education, PO Box 7860, Madison, WI 53707-7860  
516067675 +marlton nephrology & hypertension, 769 Route 70 E Bldg C, marlton, nj 08053-2372  
516067685 us department of education, PO Box 7860, Madison, WI 53707-7860  
516067687 virtua medical group, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shreterecf@comcast.net Jan 14 2020 23:36:01 Stephanie Shreter,  
The Law Office of Stephanie Shreter, 105 High Street, Mt. Holly, NJ 08060

tr +EDI: BASKLAR.COM Jan 15 2020 03:58:00 Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 14 2020 23:37:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 14 2020 23:37:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516193585 EDI: AIS.COM Jan 15 2020 03:58:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

516067660 EDI: CINGMIDLAND.COM Jan 15 2020 03:58:00 At&T Mobility, PO Box 537104, Atlanta, GA 30353-7104

516067661 +EDI: TSYS2.COM Jan 15 2020 03:58:00 Barclay Card, Po Box 13337, Philadelphia, PA 19101-3337

518658458 +EDI: WFNBN.COM Jan 15 2020 03:58:00 Boscovs, PO Box 659622, San Antonio, TX 78265-9622

516067663 +EDI: CAPITALONE.COM Jan 15 2020 03:58:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281

516291362 EDI: CAPITALONE.COM Jan 15 2020 03:58:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

518658452 +E-mail/PDF: creditonebknofifications@resurgent.com Jan 14 2020 23:35:22 Credit One, PO Box 60500, City of Industry, CA 91716-0500

516067668 E-mail/PDF: DellBKNofifications@resurgent.com Jan 14 2020 23:47:42 DFS/webbank, PO Box 81607, Austin, TX 78708-1607

518658457 +EDI: PHINGENESIS Jan 15 2020 03:58:00 Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401

516067672 +EDI: IIC9.COM Jan 15 2020 03:58:00 Ic System Inc, Po Box 64378, Saint Paul, MN 55164-0378

516067673 EDI: IRS.COM Jan 15 2020 03:58:00 Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346

516067674 +E-mail/Text: BKRMailOPS@weltman.com Jan 14 2020 23:36:58 Kay Jewlers, 375 Ghent Rd, Fairlawn, OH 44333-4600

516067676 +Fax: 407-737-5634 Jan 14 2020 23:49:40 Ocwen Loan Servicing, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493

516297363 EDI: PRA.COM Jan 15 2020 03:58:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516103916 EDI: Q3G.COM Jan 15 2020 03:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516067678 EDI: RMCB.COM Jan 15 2020 03:58:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935

516067679 +EDI: RMSC.COM Jan 15 2020 03:58:00 SynCB/Care Credit, Po Bo X965033, Orlando, FL 32896-0001

516067680 +EDI: RMSC.COM Jan 15 2020 03:58:00 SynCB/Walmart, Po Box 965024, Orlando, FL 32896-5024

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Jan 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518658454 +EDI: RMSC.COM Jan 15 2020 03:58:00 Synchrony Bank/Old Navy, PO Box 530942,  
Atlanta, GA 30353-0942  
516280869 +E-mail/Text: bncmail@w-legal.com Jan 14 2020 23:37:27 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
518658456 +EDI: WTRRN BANK.COM Jan 15 2020 03:58:00 Target Card Services, PO Box 660170,  
Dallas, TX 75266-0170  
516067682 +EDI: WTRRN BANK.COM Jan 15 2020 03:58:00 Td Bank Usa/ Target Credit, 3701 Wayzata Blvd,  
Minneapolis, MN 55416-3440  
516067683 EDI: TFSR.COM Jan 15 2020 03:58:00 Toyota Financial Services, Cdr Team, PO Box 9786,  
Cedar Rapids, IA 52409-0004  
516067667 EDI: WFNBNB.COM Jan 15 2020 03:58:00 comenity bank/TREK, PO Box 182789,  
Columbus, OH 43218-2789  
516067684 EDI: URSI.COM Jan 15 2020 03:58:00 united recovery systems, PO Box 722929,  
Houston, TX 77272-2929  
516067686 EDI: VERIZONCOMB.COM Jan 15 2020 03:58:00 verizon, PO Box 920041,  
Dallas, TX 75392-0041

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516139525\* +Finance of America Mortgage, LLC, 15325 Fairfield Ranch Road, Suite 200,  
Chino Hills, CA 91709-8834  
516067688\* +Virtua Medical Group, Po Box 6028, Bellmawr, NJ 08099-6028  
516067677 ##Patricia DiFalco-Shebby, 571 Buena Vista Ave, Maple Shade, NJ 08052-2903

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 14, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0